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## Claims:

- 1. A method for producing cells for transplantation into myocardial tissue of a mammal comprising the steps:
  - (a) providing bone marrow stem cells that have not been immortalized;
- (b) culturing said bone marrow stem cells in a culture medium containing IGF-1 (Insulin-like Growth Factor-1) under conditions that induce said cells to differentiate into cardiomyogenic cells;
  - (c) monitoring the differentiation state of the cells of step (b); and
- (d) collecting the cells of step (b) when at least about 50% of said cells are cardiomyogenic cells.
  - 2. The method of claim 1, wherein said bone marrow stem cells are derived from the mammal to be treated.
- 3. The method of claim 1, wherein said mammal is a human.
  - 4. The method of claim 1, wherein said step (d) is performed when at least 50% and as many as 80% of said cells of step (b) are cardiomyogenic cells.
- 5. The method of claim 1, wherein the concentration of IGF-1 ranges from 0.1 to 25 ng/ml.
  - 6. Cells for transplantation into myocardial tissue of a mammal, which are produce by culturing bone marrow stem cells that have not been immortalized in a culture medium containing IGF-1 (Insulin-like Growth Factor-1) under conditions that induce said cells to differentiated into cardiomyogenic cells and collecting the cells.
  - 7. The cells of claim 6, wherein said bone marrow stem cells are derived from the mammal to be treated.
    - 8. The cells of claim 6, wherein said mammal is a human.
  - 9. The cells of claim 6, wherein the concentration of IGF-1 ranges from 0.1 to 25 ng/ml.

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- 10. A pharmaceutical composition for transplantation into myocardial tissue of a mammal diagnosed as having a disorder characterized by insufficient cardiac function to treat the mammal, which comprises:
  - (a) cardiomyocytes or cardiomyocyte progenitors produced according to claim
  - (b) endothelial cells or endothelial cell progenitors; and
  - (c) vascular smooth muscle cells or vascular smooth muscle cell progenitors.
- 11. The composition of claim 10, wherein the ratio of cardiomyocyte progenitors:endothelial cell progenitors:vascular smooth muscle cell progenitors is 10:1:1.
  - 12. The composition of claim 10, wherein said mammal is a human.